



## Consumer Real Estate Loan Application

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. **WHAT THIS MEANS FOR YOU:** When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Amount Requested		Purpose of Loan	
<input type="checkbox"/> Secured	<input type="checkbox"/> Unsecured	Collateral:	<input type="checkbox"/> Home Equity Line of Credit <input type="checkbox"/> Home Equity Loan
Subject Property Address			
Subject Property is Your <input type="checkbox"/> Primary Home <input type="checkbox"/> Secondary Home <input type="checkbox"/> Investment / Real Estate Property			
Type of Account Requested Note: Married applicants may apply for separate accounts.			
<input type="checkbox"/> Individual (relying on my income & assets) <input type="checkbox"/> Individual (relying on my income & assets plus other sources)			
<input type="checkbox"/> Joint Account (we intend to apply for joint credit)			
Applicant Initials		Co-Applicant Initials	
Applicant Information		Name	
Date of Birth		Social Security #	
Address			
City		State	Zip
Property Ownership <input type="checkbox"/> Rent <input type="checkbox"/> Own		# Years Here	
Phone Number		<input type="checkbox"/> Home	<input type="checkbox"/> Cell    Email
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Unmarried*		<input type="checkbox"/> Separated	*Includes single, divorced, widowed
Co-Applicant Information		Name	
Date of Birth		Social Security #	
Address			
City		State	Zip
Property Ownership <input type="checkbox"/> Rent <input type="checkbox"/> Own		# Years Here	
Phone Number		<input type="checkbox"/> Home	<input type="checkbox"/> Cell    Email
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Unmarried*		<input type="checkbox"/> Separated	*Includes single, divorced, widowed
<b>Employment Information</b>			
Applicant		Present Employer	
Job Title		Phone Number	
Business Address			
Annual Gross Income		Years Employed	
Other Income Sources <i>(If you do not wish to rely on alimony, child support, or separate maintenance, such income need not be revealed)</i>			
Co-Applicant		Present Employer	
Job Title		Phone Number	
Business Address			
Annual Gross Income		Years Employed	
Other Income Sources <i>(If you do not wish to rely on alimony, child support, or separate maintenance, such income need not be revealed)</i>			

Assets and Debt Information				
Assets	Amount	Liabilities	Monthly Payment	Unpaid Balance
Checking & Savings Accounts		First Homestead Mortgage		
1.		Second Mortgage		
2.		Other Real Estate Mortgage		
3.		Consumer Loans Due this Bank		
Retirement Accounts		1.		
Stocks, Bonds, etc.		2.		
Real Estate Owned (Primary Home)		3.		
Other Real Estate		Credit Cards / Other		
Automobiles (Make, Model, Year)		1.		
1.		2.		
2.		3.		
Personal Property		4.		
1.		5.		
2.		6.		
<b>TOTAL ASSETS</b>		<b>TOTAL LIABILITIES</b>		
NET WORTH (total assets - total liabilities)				
<b>TOTAL NET WORTH &amp; LIABILITIES</b>				

THE UNDERSIGNED CERTIFY THAT THE INFORMATION CONTAINED ON THIS FORM AND ON ANY ATTACHMENTS HAS BEEN CAREFULLY REVIEWED AND THAT IT IS TRUE AND CORRECT IN ALL RESPECTS. We certify that everything I/we have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved. By signing below, I/we authorize you to check my/our credit and employment history and to answer questions others may ask you about my/our credit record with you. I/we understand that I/we must update this credit information at your request and if my/our financial condition changes. ***The undersigned understands that it may be a federal crime punishable by fine or imprisonment or both to knowingly make any false statements concerning any of the above facts, under the provisions of Title 18, United States Code, Section 1014.***

DECLARATIONS	
Have you ever gone through bankruptcy or had a judgment against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Applicant Signature	Date
Co-Applicant Signature	Date

Drake Bank NMLS #446696 | 60 East Plato Blvd, Ste 100 St. Paul, MN 55107 | (651) 224-5000  
 Janet Alland NMLS #721546, Annmarie Becker NMLS #860395, Gino Monico NMLS #895801



**IMPORTANT NOTICE:**

**COMPLETE THIS SECTION ONLY IF THE LOAN PURPOSE IS FOR HOME PURCHASE, HOME IMPROVEMENT OR REFINANCE**

REQUEST FOR INFORMATION FOR GOVERNMENT MONITORING PURPOSES			
<p>The following information is requested by the federal government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information but are encouraged to do so. You may select one or more designations for "Race" and/or "Ethnicity." The law provides that a lender may not discriminate on the basis of this information or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, or national origin and sex on the basis of visual observation or surname. If you do not wish to furnish this information, please mark this indication below.</p>			
ETHNICITY			
<b>Applicant</b>	<input type="checkbox"/> I do not wish to furnish this information		<input type="checkbox"/> Not Hispanic or Latino
<input type="checkbox"/> Hispanic or Latino <i>(optional expanded origin to right)</i>	<input type="checkbox"/> Mexican	<input type="checkbox"/> Puerto Rican	<input type="checkbox"/> Cuban
	<input type="checkbox"/> Other Hispanic or Latino <i>(enter origin)</i> i.e., Argentinean, Columbian, Dominican, Nicaraguan, Salvadorean, Spaniard, etc.		
<b>Co-Applicant</b>	<input type="checkbox"/> I do not wish to furnish this information		<input type="checkbox"/> Not Hispanic or Latino
<input type="checkbox"/> Hispanic or Latino <i>(optional expanded origin to right)</i>	<input type="checkbox"/> Mexican	<input type="checkbox"/> Puerto Rican	<input type="checkbox"/> Cuban
	<input type="checkbox"/> Other Hispanic or Latino <i>(enter origin)</i> i.e., Argentinean, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.		
RACE			
<b>Applicant</b>	<input type="checkbox"/> I do not wish to furnish this information		<input type="checkbox"/> Black or African American <input type="checkbox"/> White
<input type="checkbox"/> American Indian or Alaskan Native <i>(optional enter name of enrolled or principal tribe)</i>			
<input type="checkbox"/> Asian <i>(optional expanded origin to right)</i>	<input type="checkbox"/> Asian Indian	<input type="checkbox"/> Chinese	<input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese
	<input type="checkbox"/> Other Asian <i>(enter race)</i> i.e., Hmong, Laotian, Thai, Pakistani, Cambodian, etc.		
<input type="checkbox"/> Native Hawaiian or Other Pacific Islander <i>(optional expanded origin to right)</i>	<input type="checkbox"/> Native Hawaiian	<input type="checkbox"/> Guamanian or Chamorro	<input type="checkbox"/> Samoan
	<input type="checkbox"/> Other Pacific Islander <i>(enter race)</i> i.e., Fijian, Tongan, etc.		
<b>Co-Applicant</b>	<input type="checkbox"/> I do not wish to furnish this information		<input type="checkbox"/> Black or African American <input type="checkbox"/> White
<input type="checkbox"/> American Indian or Alaskan Native <i>(optional enter name of enrolled or principal tribe)</i>			
<input type="checkbox"/> Asian <i>(optional expanded origin to right)</i>	<input type="checkbox"/> Asian Indian	<input type="checkbox"/> Chinese	<input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese
	<input type="checkbox"/> Other Asian <i>(enter race)</i> i.e., Hmong, Laotian, Thai, Pakistani, Cambodian, etc.		
<input type="checkbox"/> Native Hawaiian or Other Pacific Islander <i>(optional expanded origin to right)</i>	<input type="checkbox"/> Native Hawaiian	<input type="checkbox"/> Guamanian or Chamorro	<input type="checkbox"/> Samoan
	<input type="checkbox"/> Other Pacific Islander <i>(enter race)</i> i.e., Fijian, Tongan, etc.		
SEX			
<b>Applicant</b>	<input type="checkbox"/> I do not wish to furnish this information		<input type="checkbox"/> Male <input type="checkbox"/> Female
<b>Co-Applicant</b>	<input type="checkbox"/> I do not wish to furnish this information		<input type="checkbox"/> Male <input type="checkbox"/> Female
TO BE COMPLETED BY BANKER			
FACE-TO-FACE APPLICATION			
<input type="checkbox"/> The applicant and/or co-applicant does not wish to furnish information for monitoring purposes. Therefore, the lender has provided this information based on visual observation and/or surname as required by the Home Mortgage Disclosure Act for the following sections:			
<b>Applicant</b>	<input type="checkbox"/> Ethnicity	<input type="checkbox"/> Race	<input type="checkbox"/> Sex
<b>Co-Applicant</b>	<input type="checkbox"/> Ethnicity	<input type="checkbox"/> Race	<input type="checkbox"/> Sex
PHONE/VERBAL APPLICATION			
<input type="checkbox"/> The above disclosure was provided to the applicant(s) orally. Their responses were documented by the Banker.			
<b>Banker Signature</b>		<b>Date Application Received</b>	
*By signing, Banker certifies that a signed, full application is on file			
<b>Application taken by:</b>			
	<input type="checkbox"/> Face-to-Face Interview	<input type="checkbox"/> Mail	<input type="checkbox"/> Telephone <input type="checkbox"/> Internet/Email <input type="checkbox"/> Fax
<b>Loan Number</b>	<b>HMDA?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>GMI Collected?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No